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## Worker pays too much TDI tax?

**Q:** You recently ran a column on TDI tax and what companies should [withhold] . . . I was wondering . . . what the recourse is when the company is taking out more than the allotted amount, and where someone would call or write to.

-A.G., JOHNSTON

**A:** For information on how to resolve the problem, call the Rhode Island Temporary Disability Insurance (TDI) program at (401) 462-8420, or write: Rhode Island Department of Labor and Training, TDI, P.O. Box 20100, Cranston, RI 02920.

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MONEYLINE



277-7484

TDI generally provides income to workers who are unemployed because of an illness or disability that isn't related to work. The program generally covers most private-sector workers in Rhode Island, even if they don't live in the state or their employers aren't based in the state. The tax is paid only by workers, typically through payroll deduction.

The TDI tax applies only to a certain amount of a worker's pay. For this year, the TDI tax rate is 1.3 percent, and it applies only to your first \$52,100 of pay. (So the maximum TDI tax this year is \$677.30.)

The problem you described in your question to MoneyLine sometimes occurs when a worker has two or more jobs. Each employer withholds the required amount from the worker's paycheck.

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## MoneyLine

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But one employer doesn't know how much a worker is earning overall, from multiple jobs. As a result, a worker with multiple jobs may end up paying too much in TDI tax. When that happens, the worker must file for a refund.

However, when a worker pays too much TDI tax at a single job, the problem is handled differently, by the TDI tax unit, said Raymond A. Filippone, assistant director of the state Department of Labor and Training who oversees TDI.

So to get the ball rolling, contact TDI at the phone number or mailing address listed above. That way, the agency can investigate your situation and put the necessary steps in place to ensure that any excess TDI tax you paid is returned to you.

**Q:** I have tried to reach the [Rhode Island] Department of Labor and Training at its Web site and cannot. I tried . . . the Web address you gave in Sunday's column . . .

- J.B., WARWICK

**A:** The address is correct. However, your e-mail arrived on Monday, the same day that the agency's

Web site and phone system were put out of service because of an electrical problem at the state office complex in Cranston, where the agency is located.

Service returned late Monday, said Laura Hart, the agency's communications manager. The agency's Web site and phone system have been operating ever since.

By the way: Regularly scheduled unemployment and TDI benefits were not delayed by the electrical outage, Hart said.

**TODAY'S TIP:** Last Sunday's MoneyLine focused on state unemployment benefits. To reach the unemployment insurance call center, dial (401) 243-9100. From outside Rhode Island, call toll-free at 1-866-557-0001.

Through the agency's Web site, you may obtain more information and file a claim for unemployment or TDI benefits online:

[www.dlt.ri.gov](http://www.dlt.ri.gov)

Neil Downing is a Journal staff writer and author of *The New IRAs and How to Make Them Work for You*. Questions about your money matters? Call us at 1-401-277-7484 and leave a message, or e-mail:

[moneyline@projo.com](mailto:moneyline@projo.com)

Sorry, no personal replies; as many questions and issues as possible will appear here.